



PROFESSIONAL LIABILITY

also known as errors and omissions insurance, is designed to provide financial protection from damages and expenses (such as legal fees and court costs) from allegations of wrongdoing with regards to how you *did* or *didn't* perform your job duties as a bail agent.

GENERAL LIABILITY

is designed to provide financial protection from allegations made against you by non-employees for bodily injury and/or property damage arising from a covered action relating to the recovery or apprehension of their bonded defendant.

General Liability Insurance does not cover lawsuits alleging negligence from your professional services as a bail agent.

Bail Agent Professional Liability & General Liability Insurance

WHY SHOULD A BAIL AGENT CONSIDER PROFESSIONAL LIABILITY (PL) AND GENERAL LIABILITY (GL) INSURANCE?

FACT: Lawsuits can be brought against a bail agent by:

- An individual who is held captive by a recovery agent because he is thought to be a fugitive (mistaken identify) (PL)
- Someone whose home is searched without permission (PL)
- An innocent bystander harmed during the apprehension of a fugitive (GL)
- The fugitive themselves for any harm alleged during the apprehension (GL)

WHY SHOULD A BAIL AGENT CONSIDER PROFESSIONAL LIABILITY (PL) AND GENERAL LIABILITY (GL) INSURANCE?

FACT: Lawsuits can be brought against a bail agent for:

- Assault & Battery (GL)
- Unlawful Entry into a Home (PL)
- Conducting an Unlawful Search (PL)
- Exceeding Scope of Authority (PL)
- Fraud (PL)
- False Imprisonment (PL)
- Failure to Procure a Bond (PL)
- Breach of Duty (PL)
- Negligence (PL)

COVERAGE HIGHLIGHTS:

- Liability Limits up to \$1,000,000
- Coverage includes recovery and apprehension services for your bonded defendants
- Optional coverage for Independent Contractors (*Professional Liability only*)
 - *When they are working under the Bail Agency's name*
- Optional coverage for GPS monitoring services used to monitor your bonded defendants



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